

October 17, 2003
PUBLIC NOTICE # 2003-42

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance

Public Notice Filing

17-Oct-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-6786	0626	ACE AMERICAN INS. CO.	COMM	MULTI-PERIL	RATE	ADVANTAGE COMM PACKAGE	5.30%
03-6787	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RATE	ADVANTAGE COMM PACKAGE	5.30%
03-6788	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	RATE	ADVANTAGE COMM PACKAGE	5.30%
03-6782	0140	AMCO INS. CO.	COMM	MULTI-PERIL	FORMS	BOP-PREMIER BUSINESSOWNERS	
03-6798	1125	AMERICAN HEALTHCARE INDEMNITY CO.	COMM	MEDICAL MALPRACTICE	RULE CHANGE	PROFESSIONAL LIABILITY-PHYSICIANS	
03-6831	0127	AMERICAN MODERN HOME INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	32.30%
03-6804	0028	AMICA MUTUAL INS. CO.	PERS	EARTHQUAKE	RATE	HOMEOWNERS	20.00%
03-6807	0028	AMICA MUTUAL INS. CO.	PERS	EARTHQUAKE	RATE	DWELLING FIRE	20.00%
03-6783	0212	ASSURANCE CO. OF AMERICA	COMM	MULTI-PERIL	RATE	PRECISION PREMIER/AMERICA	27.10%
03-6817	0024	ATLANTIC MUTUAL INS. CO.	COMM	SURETY	RULE CHANGE	NONE	
03-6771	0689	BANKERS INS. CO.	COMM	OTHER LIABILITY	RATE	VECTOR	20.00%
03-6789	0626	BANKERS STANDARD INS. CO.	COMM	MULTI-PERIL	RATE	ADVANTAGE COMM PACKAGE	5.30%
03-6821	0000	CATERPILLAR INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	CONTRACTOR'S EQUIPMENT	0.00%
03-6818	0024	CENTENNIAL INS. CO.	COMM	SURETY	RULE CHANGE	NONE	
03-6806	0344	CHURCH INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
03-6813	0000	CHURCH MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	PLEASURE BOATOWNERS	0.00%
03-6799	0816	COMMERCE WEST INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	PROTECTION	3.30%
03-6801	0816	COMMERCE WEST INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PROTECTION	
03-6812	0062	EMPLOYERS MUTUAL CASUALTY CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6827	0062	EMPLOYERS MUTUAL CASUALTY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6830	0062	EMPLOYERS MUTUAL CASUALTY CO.	COMM	MULTI-PERIL	RATE & FORM	HR3210-CERTIFIED	0.50%
03-6808	0111	FIRST LIBERTY INS. CORP (THE)	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	LIBERTY GUARD HOMEOWNERS	0.00%
03-6764	0084	GREAT AMERICAN ASSURANCE CO.	COMM	INLAND MARINE	RATE & FORM	ANIMAL MORTALITY	4.30%
03-6832	1285	GREENWICH INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-LAWYERS	0.00%
03-6828	0253	HARLEYSVILLE MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-6790	0626	INS. CO. OF NORTH AMERICA	COMM	MULTI-PERIL	RATE	ADVANTAGE COMM PACKAGE	5.30%
03-6833	1318	INTERINS. EXCHANGE OF THE AUTOMOBILE	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	-5.50%
03-6810	0111	LIBERTY MUTUAL FIRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	LIBERTY GUARD HOMEOWNERS	0.00%
03-6792	1326	LINCOLN GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	8.30%
03-6822	0458	LYNDON PROPERTY INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	GAP CONTRACTUAL LIABILITY INS.	22.00%
03-6793	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210 - CERTIFIED	0.20%
03-6819	0785	MARKEL AMERICAN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	EDUCATOR'S LIABILITY	0.00%
03-6820	0785	MARKEL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	EDUCATOR'S LIABILITY	0.00%
03-6784	0212	MARYLAND CASUALTY CO.	COMM	MULTI-PERIL	RATE	PRECISION PREMIER/AMERICA	27.10%
03-6814	0169	MIDDLESEX INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210 - CERTIFIED	0.00%
03-6809	0303	MILLENNIUM INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0.00%
03-6823	0303	MILLENNIUM INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
03-6797	2558	NIPPONKOA INS. CO., LIMITED	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
03-6785	0212	NORTHERN INS. CO. OF NEW YORK	COMM	MULTI-PERIL	RATE	PRECISION PREMIER/AMERICA	27.10%
03-6795	0767	PA MANUFACTURERS' ASSOCIATION INS. CC	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210 - CERTIFIED	0.20%
03-6794	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210 - CERTIFIED	0.20%
03-6791	0626	PACIFIC EMPLOYERS INS. CO.	COMM	MULTI-PERIL	RATE	ADVANTAGE COMM PACKAGE	3.50%
03-6780	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
03-6803	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA / EXCESS	
03-6811	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
03-6772	0501	PLATTE RIVER INS. CO.	COMM	FIDELITY	NEW PROGRAM	NONE	0.00%
03-6800	1125	SCPIE INDEMNITY CO.	COMM	MEDICAL MALPRACTICE	RULE CHANGE	PROFESSIONAL LIABILITY-PHYSICIANS	
03-6815	0169	SENTRY INS., A MUTUAL CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210 - CERTIFIED	0.00%
03-6805	0169	SENTRY SELECT INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
03-6816	0169	SENTRY SELECT INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210 - CERTIFIED	0.00%
03-6779	0000	SIRIUS AMERICA INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
03-6781	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	MULTI-PERIL	FORMS	GIRL SCOUTS OF THE USA	
03-6761	0400	UNIGARD INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
03-6762	0400	UNIGARD INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	-0.10%
03-6714	0225	WILSHIRE INS. CO.	COMM	AUTO LIABILITY	RATE	MOTOR CARRIER/TRUCKERS	5.07%
03-6716	0225	WILSHIRE INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	MOTOR CARRIER/TRUCKERS	1.50%
03-6796	1285	XL SPECIALTY INS. CO.	COMM	AIRCRAFT	RULE CHANGE	COMM AVIATION	

57 TOTAL APPLICATIONS RECEIVED

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	03-6032	09/12/03	Manufacturers Alliance Insurance Company	Commercial Other Liability	Rule Change		0.20%
Correct	03-6032	09/12/03	Manufacturers Alliance Insurance Company	Commercial Other Liability	Rule Change		0.00%
Incorrect	03-6033	09/12/03	Pennsylvania Manufacturers' Association Insurance Company	Commercial Other Liability	Rule Change		0.20%
Correct	03-6033	09/12/03	Pennsylvania Manufacturers' Association Insurance Company	Commercial Other Liability	Rule Change		0.00%
Incorrect	03-6034	09/12/03	Pennsylvania Manufacturers Indemnity Company	Commercial Other Liability	Rule Change		0.20%
Correct	03-6034	09/12/03	Pennsylvania Manufacturers Indemnity Company	Commercial Other Liability	Rule Change		0.00%
Add	03-6681	10/10/03	XL Specialty Insurance Company	Commercial Inland Marine	New Program	ICAT	0.00%